

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Radcliffe McGowan  
Debtor

Case No. 17-05234-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db +Radcliffe McGowan, 120 Starview Drive, East Stroudsburg, PA 18301-9123  
cr +Affinity Federal Credit Union, c/o Peter J. Liska, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001  
5009993 +Affinity Federal Credit Union, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001  
5005587 +DOMESTIC RELATION SECTION, 43RD JUD DISTRICT MONROE CTY CCP, 610 MONROE STREET, SUITE 110, STROUDSBURG, PA 18360-2280  
5005588 +FIDELITY INVEST INSTITU, OPERATIONS COMPANY INC, 82 DEVONSHIRE STREET, BOSTON, MA 02109-3605  
5005589 +HANNABERRY HVAC, 200 SCHANTZ ROAD, ALLENTOWN, PA 18104-8600  
5005590 +ION BANK/THD LOAN/GRNSKY, 1797 N EAST EXPRESSWAY NE, THE LOAN SERVICE, BROOKHAVEN, GA 30329-7803  
5005591 +JANE MAUGHAN PC, 726 ANN STREET, STROUDSBURG, PA 18360-2017  
5005593 +MONROE COUNTY DRS, PO BOX 777, STROUDSBURG, PA 18360-0777  
5031416 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
5014865 +PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
5005594 +PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401-8703  
5005595 +SARA MCGOWAN, 1750 NE 191ST STREET, APT 505, MIAMI, FL 33179-4249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5005585 +E-mail/Text: bankruptcycare@affinityfcu.com Jul 22 2019 18:57:14  
AFFINITY FEDERAL CREDIT UNION, 73 MOUNTAIN VIEW BLVD, PO BOX 621, BASKING RIDGE, NJ 07920-0621  
5005586 +EDI: CHASE.COM Jul 22 2019 22:58:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
5005592 E-mail/Text: bncnotices@becket-lee.com Jul 22 2019 18:57:13 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Allison J Kiffin on behalf of Creditor Affinity Federal Credit Union collections@peterliska.com  
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Radcliffe McGowan lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Radcliffe McGowan**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:17-bk-05234-RNO**

Social Security number or ITIN **xxx-xx-7981**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

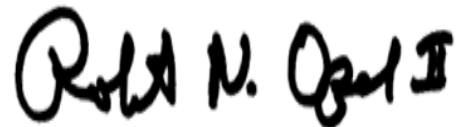
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Radcliffe McGowan  
aka Radcliffe V. McGowan, aka Radcliffe Vernon  
McGowan

By the  
court:

7/22/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**